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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Lauri PIIKIVI

SERIAL NO.: 09/928,026

EXAMINER:

FILING DATE: 8/10/01

ART UNIT:

TITLE: DEVICES

ATTORNEY DOCKET NO.: 617-010487-US(PAR)

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Technology Center 2100

Commissioner of Patents

Washington, D.C. 20231

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:

The following information is being disclosed to the Patent and Trademark Office as information that may be material to the examination of the above-identified patent application.

This Supplemental Information Disclosure Statement is being filed before the mailing date of the first Office Action on the above-identified patent application. Thus, a certification under 37 CFR 1.97 (e) or fee under 37 CFR 1.17 (p) is not required for the information herein to be considered.

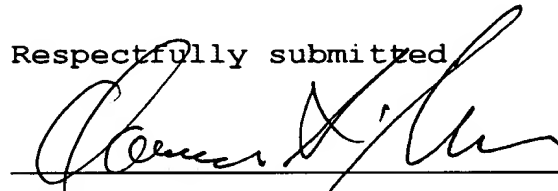
The above-identified patent application has a corresponding PCT International Application No. PCT/EP 01/09208 filed on August 9, 2001. Applicant's attorney encloses a copy of a PCT International Search Report issued on the corresponding PCT International Application No. PCT/EP 01/09208. The Search Report cited PCT

International Publication Nos. WO 01/61659 A1, WO 01/27887 A1, WO 98/40982, WO 01/78316 A2, "Nokia Demonstrates Electronic Mobile Payment Services With Visa And MeritaNordbanken", 2000, and "Mobile Commerce EMV Card Based Client Model Architecture Document", 2001.

Copies of the PCT International Search Report and the cited references are enclosed together with PTO-Form 1449.

The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted



Clarence A. Green Reg. No.: 24,622

PERMAN & GREEN, LLP

425 Post Road, Fairfield, CT 06430

(203) 259-1800

Customer No.: 2512

25 March 02

Date

CERTIFICATE OF MAILING

I hereby certify that the attached Supplemental Information Disclosure Statement, PCT International Search Report, PTO-Form 1449 and references are being deposited with the United States Postal Service as first class mail on the date shown below in an envelope addressed to: Commissioner of Patents, Washington, D.C. 20231.

3/28/02
Date

Deborah J. Clark
Name of Person Making Deposit

INFORMATION DISCLOSURE

Docket No.: 617-010487-US(PAR)

Serial No.: 09/928,026

**CITATION FORM FOR
PATENT APPLICATION**

Applicant(s): Lauri PIIKIVI

APR 12 2002 (FORM PTO-1449)

(Substitute)

Filing Date: 8/10/01

Group:

U.S. PATENTS

Initials	Patent Number	Issue Date	Name	Class	Sub-class	Filing date

U.S. PATENT PUBLICATIONS

Initials	Publication No.	Pub. Date	Name	Class	Sub-class	Filing Date

FOREIGN PATENT DOCUMENTS

Initials	Document Number	Date	Country	Name	Translation? Yes/No/n/a
	WO 01/61659 A1	8/23/01	PCT	Mastercard International Incorporated	N/a
	WO 01/27887 A1	4/19/01	PCT	Mastercard International Incorporated	N/a
	WO 98/40982	9/17/98	PCT	Visa International	N/a
	WO 01/78316 A2	10/18/01	PCT	Domiras Oy	N/a

OTHER DOCUMENTS (Title, Author, Date, Pages, Etc., if known)

	"Nokia Demonstrates Electronic Mobile Payment Services With Visa And MeritaNordbanken", 2000.
	"Mobile Commerce EMV Card Based Client Model Architecture Document", 2001.

Examiner's Signature:

Date Considered:

Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered.

Include a copy of this citation form with your next correspondence to the Applicant(s).